

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 John C Roe
 Debtor

Case No. 17-14607-mdc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 23

Date Rcvd: Feb 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2018.

db +John C Roe, 425 Virginia Avenue, Havertown, PA 19083-2122
 13947986 Phelan, Hallinan Diamond & Jones, LLP, Bankruptcy Department, 1617 JFK Boulevard,
 One Penn Center, Ste 1400, Philadelphia, PA 19103-1814
 13947987 +Santander Bank Na, 865 Brook St, Rocky Hill, CT 06067-3444
 13957439 +Santander Bank, N.A., 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
 13947988 +Scott F. Waterman, Esquire, 110 W. Front Street, Media, PA 19063-3208
 13947991 +Wilmington Savings Fund Society, 15480 Laguna Canyon Road, Suite 100,
 Irvine, CA 92618-2132
 14017075 +Wilmington Savings Fund Society, FSB, et al, c/o Rushmore Loan Management Services,
 P.O. Box 55004, Irvine, CA 92619-5004

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: scottfwaterman@gmail.com Feb 28 2018 02:24:43 SCOTT F. WATERMAN,
 110 West Front Street, Media, PA 19063

tr EDI: BTPDERSHAW.COM Feb 28 2018 07:13:00 TERRY P. DERSHAW, Dershaw Law Offices,
 P.O. Box 556, Warminster, PA 18974-0632

smg E-mail/Text: bankruptcy@phila.gov Feb 28 2018 02:25:18 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 28 2018 02:24:59
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 28 2018 02:25:11 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404

ust +E-mail/Text: ustpregion03.ph.ecf@usdoj.gov Feb 28 2018 02:25:04 United States Trustee,
 Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405

13959159 EDI: GMACFS.COM Feb 28 2018 07:13:00 Ally Financial, PO Box 130424,
 Roseville MN 55113-0004

13947983 +EDI: GMACFS.COM Feb 28 2018 07:13:00 Ally Financial, 200 Renaissance Ctr,
 Detroit, MI 48243-1300

13954992 EDI: DISCOVER.COM Feb 28 2018 07:13:00 Discover Bank, Discover Products Inc,
 PO Box 3025, New Albany, OH 43054-3025

13947984 +EDI: DISCOVER.COM Feb 28 2018 07:13:00 Discover Financial, Po Box 3025,
 New Albany, OH 43054-3025

13947985 +EDI: IRS.COM Feb 28 2018 07:13:00 Internal Revenue Service, 600 Arch Street,
 Philadelphia, PA 19106-1695

13947989 +EDI: SWCR.COM Feb 28 2018 07:13:00 Southwest Credit Systems,
 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958

13984154 EDI: AIS.COM Feb 28 2018 07:13:00 Verizon, by American InfoSource LP as agent,
 PO Box 248838, Oklahoma City, OK 73124-8838

13947990 +EDI: WFFC.COM Feb 28 2018 07:13:00 Wells Fargo Bank Nv Na, P O Box 31557,
 Billings, MT 59107-1557

13966631 +EDI: WFFC.COM Feb 28 2018 07:13:00 Wells Fargo Bank, N.A., 1 Home Campus X2303-01A,
 Des Moines IA 50328-0001

13947992 +E-mail/Text: Bankruptcy@wsfsbank.com Feb 28 2018 02:25:29 Wilmington Savings Fund Society,
 500 Delaware Avenue, 12th Floor, Wilmington, DE 19801-7405

TOTAL: 16

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 01, 2018

Signature: /s/Joseph Speetjens

District/off: 0313-2

User: Lisa
Form ID: 309A

Page 2 of 2
Total Noticed: 23

Date Rcvd: Feb 27, 2018

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 27, 2018 at the address(es) listed below:

KARINA VELTER on behalf of Creditor WELLS FARGO BANK, N.A. amps@manleydeas.com

KEVIN G. MCDONALD on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
KMcDonald@blankrome.com

MATTEO SAMUEL WEINER on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a
Christiana Trust, not individually but as trustee for Pretium Mortgage Acquisition Trust
bkgroup@kmlawgroup.com

SCOTT F. WATERMAN on behalf of Debtor John C Roe scottfwaterman@gmail.com,
scottfwaterman@gmail.com

TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1	John C Roe	Social Security number or ITIN	xxx-xx-9209
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	____-
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court	Eastern District of Pennsylvania	Date case filed in chapter	13 7/6/17
Case number:	17-14607-mdc	Date case converted to chapter	7 2/22/18

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	John C Roe	
2. All other names used in the last 8 years		
3. Address	425 Virginia Avenue Havertown, PA 19083	
4. Debtor's attorney Name and address	SCOTT F. WATERMAN 110 West Front Street Media, PA 19063	Contact phone (610) 566-6177 Email: scottfwaterman@gmail.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107 7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 2/27/18 April 4, 2018 at 01:30 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107 8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified. 9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Filing deadline: 6/3/18 Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. Filing deadline: 30 days after the conclusion of the meeting of creditors 10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so. No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. 11. Creditors with a foreign address If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 12. Exempt property The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.
---	--	--